



EXHIBIT

M&T Bank

March 25, 2021

7-750-91458-0000004-001-1-000-000-000-000



JOANNE M ROMAN
HC 2 BOX 5967
GUAYANILLA PR 00656-9702

I HAD An Attorney
they were suppose
to contact my
Attorney.

Case Number: 21-20642
Loan Number: 0031693120

Dear Mortgage Customer(s):

M&T Bank has been advised of a recent bankruptcy filing related to the loan number referenced above. Please understand that we are not attempting to collect a debt by writing to you regarding your mortgage account. Rather, we want to advise you of important information relating to this mortgage account.

If you are currently experiencing financial difficulties in maintaining monthly mortgage payments, M&T Bank may be able to assist you by modifying your original Note and reducing the monthly mortgage payment amount through one of our loan modification programs.

During the pendency of your bankruptcy case we would like to make you aware of the following:

- If you have filed a chapter 7 bankruptcy petition and your intent is to keep your home and reaffirm the mortgage account with M&T, you may contact M&T to request a reaffirmation agreement by calling 1-800-724-2224, faxing to 1-855-718-6980 or writing to M&T Bank, attention Mortgage Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240.
- During the duration of your bankruptcy case, you may no longer have online access to the mortgage account which results in the inability to make mortgage payment transactions online until your bankruptcy case has concluded. If you still desire to make a payment, you may do so using any of the options outlined below:
 - Mail your payment to the address listed on your statement.
 - Pay over the phone by calling 1-800-724-2224, at no charge to you.
 - Visit your local M&T Bank branch to make a payment.
 - You may also be eligible to make your payment via online bill pay through the institution where you have a deposit account, or visit your local Western Union Agency (additional fees may apply).
- If our records indicate that you have participated in our automatic payment service for the payment of this mortgage account, please be advised that effective immediately payments on this mortgage account will no longer be drafted automatically from your deposit account.

Please See Reverse Side

Payment Processing: P.O. Box 62182, Baltimore, MD 21264-2182

Notices of Error or Information Requests: M&T Bank, P.O. Box 62986, Baltimore, MD 21264-2986

Mortgage account information: 1 800 724 1633, just a click away at mtb.com.